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APPLICATION NUMBER

FILING/RECEIPT DATE

FIRST NAMED APPLICANT

ATTORNEY DOCKET NUMBER

09/671,422

09/27/2000

Kyle Lemons

George T Marcou Esq Kilpatrick Stockton LLP Suite 800 700 13th Street NW Washington, DC 20005



MAR O 8 2001 E

Date Mailed: 11/16/2000

NOTICE TO FILE MISSING PARTS OF NON PROV

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- · The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

A copy of this notice MUST be returned with the reply.

Customer Service Center

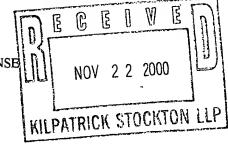
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Kyle LEMONS, et al.

Group Art Unit: 2161

Serial No.: 09/671,422

Examiner: Not Assigned

Filed: September 27, 2000

For: SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES

TRANSMITTAL OF MISSING PARTS OF NONPROVISIONAL APPLICATION

Assistant Commissioner for Patents

Box: MISSING PARTS Washington, D.C. 20231

Sir:

Responsive to the Notice to File Missing Parts of NonProvisional Application -- Filing Date Granted mailed November 16, 2000, the following items are submitted herewith to complete the formal filing requirements for the above-identified application:

- (1) Declaration/Power of Attorney (2) for this patent application executed by the inventors;
- (2) Petition for Two-Month Extension to File;
- (3) Checks for the following:
 - \$130.00 for surcharge fee pursuant to 37 CFR § 1.16(e);
 - \$390.00 for two-month extension fee pursuant to 37 CFR § 1.17(a)(2);

and

(4) A copy of the Notice to File Missing Parts of NonProvisional Application - Filing Date Granted mailed on November 16, 2000.

If any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 501458. A copy of this correspondence is provided for this purpose.

Date: SKILPATRICK TOCKTON LLF 700 13th Street, N.W., Suite 800 Washington, D.C. 20005 (202) 508-5846

T0091/189148 WSHLIB01:97303 sespectiony submitted,

George T. Marcou (Reg. No. 33,014)